

Remarks:

Applicant has carefully studied the final Examiner's Action mailed January 7, 2009, and all references cited therein. The amendments appearing above and these explanatory remarks are believed to be fully responsive to the Office Action. Accordingly, this important patent application is now believed to be in condition for allowance.

Applicant responds to the outstanding Action by centered headings that correspond to the centered headings employed by the Office, to ensure full response on the merits to each finding of the Office.

Status of the Claims

Claims 1-21 were pending and under examination in the Office Action dated 25 July 2008.

Claims 1 and 16 have been amended to introduce the "administrator" into the body of the claim from its previous location in the claim preambles. Claims 1 and 16 have also been amended to include additional limitations as to the role of the administrator and its operations on behalf of the claimant.

No other claims are amended, canceled or withdrawn in the instant response. Therefore, claims 1-21 are currently pending and under examination.

Claim Rejections – 35 U.S.C. § 102

Applicant acknowledges the quotation of 35 U.S.C § 102(e).

Claims 1-21 stand rejected by the Office as allegedly anticipated under 35 U.S.C § 102(e) by U.S. Patent No. 6,901,387 B2 to Wells et al. ("Wells"). Applicant traverses this rejection because the Wells patent fails to teach each element of the claim under consideration under Applicant's new claim limitations.

Conclusion

For the reasons cited above, Applicant believes that claims 1 through 21, as amended, are patentable and in condition for allowance.

If the Office is not fully persuaded as to the merits of Applicant's position, or if an Examiner's Amendment would place the pending claims in condition for allowance, a telephone call to the undersigned at (813) 925-8525 is requested.

Very respectfully,

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Dated: May 26, 2009

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CERTIFICATE OF ELECTRONIC TRANSMISSION

(37 C.F.R. 2.190 (b))

I HEREBY CERTIFY that this correspondence is being electronically transmitted to the Patent and Trademark Office through EFS Web on May 26, 2009.

Date: May 26, 2009

/lauren reeves/ _____

Lauren Reeves